



Application for Insurance



Policy number
70251



Canadian Owners and Pilots Association

PSA Financial Services Inc. a subsidiary of The Magnes Group Inc.

In this application *you* and *your* refer to the person applying for insurance. *We, us, our* and *the Company* refer to Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Please PRINT clearly.

1 General information

Information about you

First name	Middle initial	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female
Former/maiden name (if applicable)	Date of birth (dd-mm-yyyy)	Place of birth (province)	Place of birth (country)
Member ID number	<input type="checkbox"/> Non-smoker <input type="checkbox"/> Smoker	<i>Non-smoker</i> means that you have not used any tobacco or tobacco cessation products within the last 12 consecutive months.	
Residence address (street number and name)			Apartment or suite
City		Province	Postal code
Telephone (home)	Telephone (office)	Fax	Email address

Information about your spouse (if applying for coverage)

First name	Middle initial	Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female
Former/maiden name (if applicable)	Date of birth (dd-mm-yyyy)	Place of birth (province)	Place of birth (country)
Occupation			Amount of annual earned income \$
<input type="checkbox"/> Non-smoker <input type="checkbox"/> Smoker	<i>Non-smoker</i> means that you have not used any tobacco or tobacco cessation products within the last 12 consecutive months.		

2 Coverage applied for

Minimum \$50,000
Maximum \$350,000
in units of \$25,000

Member Life insurance

Amount of insurance applied for at this time \$	Beneficiary's first name	Beneficiary's last name
Relationship to proposed insured	Beneficiary designation* <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	

Minimum \$50,000
Maximum \$350,000
in units of \$25,000

You must have Member Life insurance to be eligible for Spousal Life insurance.

You must have Member Life insurance to be eligible for Dependent Child Life insurance.

Spousal Life insurance

Amount of insurance applied for at this time \$	Beneficiary's first name	Beneficiary's last name
Relationship to proposed insured	Beneficiary designation* <input type="checkbox"/> Revocable <input type="checkbox"/> Irrevocable	

DC-100



2 Coverage applied for (continued)

Dependent Child Life insurance**

\$2,500 for each Dependent Child Yes

* You must check *revocable* or *irrevocable* for this application to be considered complete. Where Quebec law applies, a spouse is irrevocable unless you make the designation revocable. If the beneficiary designation is revocable, the applicant can change the beneficiary at any time without the beneficiary's consent. If the beneficiary designation is irrevocable, the beneficiary's written consent is required in order for the applicant to make any change in the beneficiary or the coverage. In Quebec, any amount payable to a minor beneficiary during his/her minority will be paid to the parent(s) or legal guardian of the minor child.

** The member is automatically the beneficiary for the Dependent Child Life coverage.

3 Insurance information

Do you or your spouse have any Life insurance coverage provided by individual or group policies, or employment contracts/partnership agreements?

Yes If *yes*, please provide details below.

No

You

Amount of benefit	Insurance company	Date of issue (mm-yyyy)	Indicate if any insurance will be discontinued if this coverage is issued
\$		—	<input type="checkbox"/> Yes <input type="checkbox"/> No
\$		—	<input type="checkbox"/> Yes <input type="checkbox"/> No

Your spouse

Amount of benefit	Insurance company	Date of issue (mm-yyyy)	Indicate if any insurance will be discontinued if this coverage is issued
\$		—	<input type="checkbox"/> Yes <input type="checkbox"/> No
\$		—	<input type="checkbox"/> Yes <input type="checkbox"/> No

4 Statement of insurability

4.1 Background information

Information about you

Height ft. in. m cm	Weight <input type="checkbox"/> lbs. <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain _____ <input type="checkbox"/> Loss _____	<input type="checkbox"/> lbs. <input type="checkbox"/> kg
Reason for weight change			
Name of physician, date and reason for last consultation with physician (if none, please state <i>none</i>)			
Diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them.			

4 Statement of insurability (continued)

Information about your spouse – Please complete if applying for Spousal Life coverage

Height ft. in. m cm	Weight <input type="checkbox"/> lbs. <input type="checkbox"/> kg	Change in weight in the last 12 months <input type="checkbox"/> No change <input type="checkbox"/> Gain _____ <input type="checkbox"/> Loss _____	<input type="checkbox"/> lbs. <input type="checkbox"/> kg
Reason for weight change			
Name of physician, date and reason for last consultation with physician (if none, please state <i>none</i>)			
Diagnosis, treatment given, results, medication prescribed			
If the physician named above does not have the most complete records of your medical history, please provide full name and address of the physician who does have them.			

4.2 Family history

Have any of your or your spouse's immediate family members (parents, brothers, sisters) had cancer (specify type), heart disease, stroke, diabetes, polycystic or other kidney disease, multiple sclerosis, Alzheimer's, Parkinson's, ALS (Amyotrophic Lateral Sclerosis or Lou Gehrig's disease), Muscular Dystrophy, familial polyposis of the bowel, Huntington's Chorea or any other hereditary disease?

You	Your spouse
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If *yes*, please complete the chart(s) below.

Your family history

Which condition	Age at onset	Current age (if living)	Age at death (if applicable)
Father			
Mother			
Brother(s)			
Sister(s)			

Your spouse's family history

Which condition	Age at onset	Current age (if living)	Age at death (if applicable)
Father			
Mother			
Brother(s)			
Sister(s)			

4.3 Medication and/or treatment information

Within the last 12 months, have any of the persons to be insured taken or been advised to take prescription drugs and/or used devices and/or medical accessories or other treatment (therapy, counselling, etc.) including unfilled prescriptions?

You	Your spouse
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If *yes* please complete the table below.

Name of person to be insured	Condition	Medication and/or treatment

4.4 Medical information

Have any of the persons to be insured ever:

- | | You | Your spouse |
|---|--|--|
| a) had chest pain, angina, heart attack, abnormal electrocardiogram (ECG), high blood pressure, irregular pulse, peripheral vascular disease, heart murmur, high cholesterol or any other disease or disorder of the heart or circulatory system? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b) had a stroke, transient ischemic attack (TIA or 'mini stroke'), phlebitis, paralysis, dizziness, seizure, epilepsy, multiple sclerosis, Alzheimer's, Parkinson's, or any other disease or disorder of the brain or neurological system? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c) had diabetes, impaired fasting glucose, sugar, blood or protein in the urine? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d) had disease of the kidneys, urinary tract, bladder, prostate or reproductive organs or abnormal pap? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e) had disorder of the breast including lumps, cysts, abnormal mammogram findings or biopsy? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f) had tumours, cancer, polyps, moles or other growth; disorder of the skin or lymph glands; blood or immune disorder, leukemia or any other form of malignant disease? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g) had sleep apnea or chronic lung or respiratory disorder; disease or disorder of the eyes (excluding near or far sightedness), ears, nose or throat or had loss of speech? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Have any of the persons to be insured ever:

- | | | |
|---|--|--|
| h) had any disorder of the colon, rectum, intestines (including Crohn's or colitis), ulcer, gallbladder, stomach or digestive system? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| i) had chronic fatigue; neck or back pain; spinal disorder; bone, muscle or joint disorder; amputation; fibromyalgia or rheumatic/arthritis disease; or lupus? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| j) had any psychiatric disorder; depression, suicide attempts or ideations; anxiety state or panic attacks; eating disorder; other emotional disorders; or been counselled for such? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| k) had a disorder of the liver, tested positive for hepatitis B, hepatitis C or human immunodeficiency virus (HIV); been identified as a hepatitis B carrier or have chronic hepatitis B; been tested for, counselled for or been told you have acquired immune deficiency syndrome (AIDS)? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| l) had any other illness, disease, disorder, condition or injury not listed above; had any health symptoms or complaints for which a physician has not been consulted; or been advised to have further examinations or tests which have not yet been completed? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Within the past five years, have any of the persons to be insured:

- | | | |
|--|--|--|
| m) consulted a physician, chiropractor, psychologist, physiotherapist, psychiatrist, or any other health care professional, or been admitted to a hospital or similar institution? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| n) had any symptoms or adverse findings, or were advised to have further examinations, diagnostic tests, hospitalization or surgery? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| o) submitted to ECGs, blood tests, x-rays, a biopsy or any other diagnostic tests? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| p) had any surgical operation, treatment, ailment, abnormality or injury? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| q) received any treatment or are currently taking any medication, over-the-counter medications, including any herbal supplements or remedies? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| r) been advised to have any further examinations, diagnostic tests, hospitalization or surgery which has not been completed, or had any symptoms or complaints regarding your health for which a physician has not yet been consulted? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

In the next six months, did any of the persons to be insured:

- | | | |
|---|--|--|
| s) contemplate medical or surgical treatment, or a hospital stay? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|--|--|

Within the past 12 months:

- | | | |
|---|--|--|
| t) have you, your spouse or dependent child(ren) been unable to work for more than five consecutive days or made a claim or received benefits, pension, or compensation for sickness or accident? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|---|--|--|

4.5 Additional information

You

- a) Do you consume alcoholic beverages? Yes No
 If *yes*, please record the number of glasses in each category.

Amount	Wine	Beer	Liquor
Daily			
Weekly			
Monthly			

Your spouse

- Do you consume alcoholic beverages? Yes No
 If *yes*, please record the number of glasses in each category.

Amount	Wine	Beer	Liquor
Daily			
Weekly			
Monthly			

Within the past 10 years, have any of the persons to be insured:

- b) consumed substantially more alcohol than outlined previously?
 c) been charged with impaired driving or been arrested, due to the influence of alcohol and/or drugs?
 d) had your driver's license suspended or revoked, or had three or more moving violations in the last three years?
 e) used sedatives, analgesics, hypnotics, tranquilizers and/or stimulants?
 f) used marijuana, hashish, cannabis, cocaine, narcotics, hallucinogens, heroin, barbiturates, or sought or received advice or treatment for the use and/or abuse of non-prescribed drugs?
 g) had Life insurance declined, postponed rated, rescinded, cancelled or modified in any way, or have you ever been denied renewal or reinstatement?

You	Your spouse
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Within the past 2 years, have any of the persons to be insured:

- h) engaged in or intend to engage in hazardous or extreme activities such as skydiving, hang gliding, scuba diving, mountain climbing, automobile or motorcycle racing, etc.?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Do any of the persons to be insured:

- i) expect to change country of residence or expect to travel outside Canada or the USA within the next 12 months?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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For female applicants only

- j) Are you currently pregnant?
 If yes, please indicate expected due date.

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
(mm-yyyy)	(mm-yyyy)
-	-

- k) Have you had any previous complications of pregnancy such as miscarriage, preeclampsia, caesarean section, etc.?

<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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Please provide details below for any yes answers under sections 4.4 and 4.5.

Include the results of all physical examinations and check-ups.

If you need more space, please complete on separate sheet of paper and sign and date it.

Question	Name of person to be insured	Date (mm-yyyy)	Name and address of physician and hospital, if any	Where applicable, include all information as to the nature of illness or injury, symptoms, number of attacks, duration, treatment and results
		-		
		-		
		-		
		-		

5 Premium payments – monthly pre-authorized debit (PAD)

- Please attach to this application form a personal blank cheque, marked *VOID* across the front.

To use Pre-Authorized Debit (PAD) you must agree to all the terms of the authorization. By signing below as payor you agree to the following terms and conditions:

Terms and conditions

You authorize Sun Life Assurance Company of Canada (Sun Life) to collect the monthly premium (including applicable provincial tax) for this insurance through a Pre-Authorized Debit (PAD) from the account indicated above. You acknowledge that your financial institution may treat any withdrawal pursuant to this authorization as a withdrawal for personal services. You acknowledge that the amount of the monthly premium (including applicable provincial tax) collected through this agreement may vary. **You agree to waive the requirement that Sun Life notify you of any payments after the first payment whether the amount of the monthly premium is changed or not.** You understand that the monthly premium is due the first of each month. This agreement will be cancelled automatically if Sun Life is unable to make a withdrawal from your account.

This authorization is to remain in effect until Sun Life has received written notification from you of its change or termination. This notification must be received at least ten (10) business days before the next debit is scheduled at the address provided below. You may obtain a sample PAD cancellation form, or more information on your right to cancel a PAD Agreement at your financial institution or by visiting www.cdnpay.ca.

Sun Life may not assign this authorization to another company or person to permit them to debit your account for these payments (for example where there has been a change in control of the company) without providing at least 10 days prior written notice to you.

You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca.

Sun Life Assurance Company of Canada
Association & Affinity Business
P.O. Box 2001 Stn Waterloo
Waterloo, ON N2J 0A3
Telephone # 1-800-669-7921
email: Can_AssocAndAffinity@sunlife.com

I/we confirm that all persons whose signatures are required to authorize bank withdrawals have signed below.

Signature of account holder X	Date (dd-mm-yyyy) — —
Signature of account holder X	Date (dd-mm-yyyy) — —

6 Declaration and authorization

Please read and sign this section.

I declare that my answers in this application are true and complete and I understand that concealment, misrepresentation and false declaration concerning this application will cause the insurance to be void.

I hereby certify that I have read the Medical Information Bureau (MIB) notice (see section 7), and having read the contents, I have, by the signature(s) below, authorized the MIB to give to Sun Life Assurance Company of Canada, or its reinsurers, any information it may have.

I authorize Sun Life Assurance Company of Canada, and its agents and service providers to use and exchange information needed for underwriting, administration and adjudicating claims under this insurance coverage with any person or organization who has relevant information about me including health professionals, institutions, the MIB, investigative agencies, insurers, and reinsurers.

A photocopy or electronic version of this authorization is as valid as the original, and shall remain in effect for the duration of my insurance coverage.

Your signature X		Your spouse's signature X	
Location signed (city)	Location signed (province)	Date (dd-mm-yyyy)	

Please return your completed application to:

Sun Life Assurance Company of Canada
Client Solutions
P.O. Box 2001 Stn Waterloo
Waterloo ON N2J 0A3

7 Medical Information Bureau notice

In the course of underwriting your application, Sun Life Assurance Company of Canada may disclose information about you or your spouse to its reinsurers. Sun Life Assurance Company of Canada and its reinsurers may also release information in their files to other life and health insurance companies to whom you and/or your spouse may apply for life or health insurance or to whom a claim for benefits may be submitted.

Sun Life Assurance Company of Canada or its reinsurers may also submit a brief report of their findings to the Medical Information Bureau (MIB), a non-profit membership organization of life and health insurance companies, which operates an information exchange on behalf of its members. If you and/or your spouse also applies for insurance coverage or submit(s) a claim with another life or health insurance company that is an MIB member, MIB will, on request, supply that insurance company with the information on its files.

You may ask to see your personal information on file with MIB and correct anything that is inaccurate or incomplete.

You may write to MIB at: Medical Information Bureau
 330 University Avenue
 Toronto, Ontario M5G 1R7
 or call 416-597-0590

8 Respecting your privacy

At Sun Life Financial, protecting your privacy is a priority. We maintain a confidential file in our offices containing personal information about you and your contract(s) with us. Our files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with us, our reinsurers or any other person whom you authorize. In some instances these persons may be located outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. You are entitled to consult the information contained in our file and, if applicable, to have it corrected by sending a written request to us.

To find out about our Privacy Policy, visit our website at www.sunlife.ca, or send a written request by email to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5 to request that a copy of our Privacy Brochure be sent to you.